Habitat for Humanity® of Denton County

Standard Operating Procedure

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Introduction

This Standard Operating Procedure includes the entire process for someone applying for housing through Habitat for Humanity, from the pre-screening process to the build and family move-in. Within the document you will find budgetary requirements and documents needed from the applicant as well as information about the building process. You can find answers to potential questions and concerns you or the applicant may have throughout the document. You can also find detailed steps for accessing documents provided by Habitat for Humanity.

Chapter 1:

Application Process

Application Process

Receiving Applicant Calls

1. Direct the applicant to http://www.hfhdentoncounty.org/.
2. Tell the applicant to click on the "Apply Now" button.
   - Denied applicants receive suggestions to improve their application
   - Approved applicants are entered into an Excel Database
3. Complete the Budget Form.
   - Allow applicants to continue if their debt ratio is less than 40% of their monthly income
   - If applicant's debt ratio is more than 40% of their monthly income:
     a. Notify applicant that adjustments must be made to their spending habits.
     b. Refer them to a support network like "Giving Hope Inc." to develop a budget that follows Habitat for Humanity Denton County's debt ratio requirements.

Processing Approved Applicants

1. Notify approved applicants by phone or email when a lot and builder are available.
2. Ask applicant to bring in documentation for verification.

Verifying Applicant Documentation

1. Check that the applicant still meets all qualifications.
2. Make copies of the following documents from the applicant:
   - Driver's License
   - Social Security Card
   - Check stubs from their current employer
3. Verify that they have original copies of the following documents:
   - Proof of Citizenship or Permanent Residency
   - Filed W-2 or the previous year's tax forms
   - Child support documents (if applicable)
   - Bank Statements for the prior two month period

   **Note that these documents should not be sent via email or fax*
4. Run a credit check by:
   - Accepting a money order or check for $25.00 from the applicant (No cash)
   - Reviewing the applicant's credit report if run within the last 3 months

5. Run a criminal background check.
    a. Search the shared drive for "criminal background check."
    b. Print and complete form.
    c. Give form to Office Manager to run the background check.
    d. Print Employment Verification form.
    e. Ask applicant to sign the Employment Verification form.
    f. Open "Shared Documents."
    g. Open "Family Support Committee" folder.
    h. Select "Employment-pres-past" form.
6. Search for outstanding court judgments.

Contacting the Landlord

1. Print the landlord verification form, which can be found in "Shared Documents" in the "Family Support Committee" folder.
2. Call the landlord.
    a. Ask for residence verification form.
    b. Fax, e-mail, or mail the form to the landlord.
    c. Ask for the landlord's name and contact information.
    d. Check the returned form for accuracy.
    e. Place the form in the applicant's file.

Verifying Employment Status

1. Print Employment Verification Form.
    - Each applicant must fill out a separate form
    - To print the form:
        a. Open "Shared Documents."
        b. Open "Family Support Committee" folder.
        c. Select "Employment Verification" form if applicant has worked there for more than 6 months.
        d. Select "Employment-pres-past" form if applicant has worked there for less than 6 months.
2. Call Employer.
    - When calling the employer:
        a. Ask the employer to fax you the applicant's employment verification.
        b. Fax, e-mail, or mail the form to the employer.
        c. Ask for the employer's name and contact information.
        d. Check the returned form for accuracy.
        e. Place the form in the applicant's file.
3. Collect income tax information from applicant.
4. Verify all information with the pre-application.

Completing the Internal Revenue Service (IRS) Form

1. Fill out the File Request Transcript Form (4506-T) to send to the IRS for previous tax information.
   - To complete the form:
     a. Print the form.
     b. Have applicant fill out the form.
     c. Mail to:
        RAIVS Team
        Stop 6716 AUSC
        Austin, TX, 73301
2. Return the document if the applicant:
   - Used Liquid Paper® (or a similar product) on the page
   - Excluded that their address is a street, lane, or boulevard (for example: "210 Mockingbird" instead of "210 Mockingbird Lane)
   - Used the incorrect name on their forms
   - Used an incorrect address
     a. Check if they have recently moved and which address they used

Completing Budget Forms

1. Complete the Monthly Living Expense Sheet.
   - Complete the Monthly Living Expense Sheet after all information is collected
     a. Go to "Shared Documents."
     b. Search for "Financial Qualifications Forms."
     c. Selecting "Budget sheet_Eng_Spanish."
2. Complete the Prescreen Budget Worksheet.
   - The front desk staff completes the Prescreen Budget Worksheet
   - To find the document:
     a. Search "Prequalification Process."
     b. Select "Prescreen Budget Worksheet."
     c. Edit only the red text.

Chapter 2:

Acceptance Process

Acceptance Process

Clarifying Applicant Information

1. Present the family that has completed the previous requirements to the Family Support Services Committee by the Family Services Manager for consideration.
   - The family may need to answer follow up questions, provide clarification, and/or complete any last items, for which the consideration timeline will be extended

Reviewing Applicant Information

1. A Family Services Manager will:
   - Conduct a home visit with a member of the Habitat Staff to check for signs of substandard living conditions
     a. If substandard living conditions are not verified, the Family Services Committee will review the home visit report and vote to deny the family's acceptance into the program.
   - Vote with the Family Services Committee to choose the families to recommend to the Board of Directors
   - Prepare a summary of the family to present to the Board of Directors
2. The Board of Directors will:
   - Vote on which families to accept into the program
   - Send the family an acceptance letter

Screening Process for the Community

The front desk staff conducts an ongoing prescreening to find families that fit the Habitat for Humanity demographic. In addition to this continual screening process, Habitat for Humanity holds an official public opening of the application process so that we can reach out to the community to find the next Habitat homeowner.

Chapter 3:

Family Services Liaison

Family Services Liaison

Searching for the Family Services Liaison

After Habitat for Humanity identifies the Build Sponsor, we ask the Build Sponsor for an individual that can:

- Work closely with the family to ensure that the family completes the sweat equity hours submits them to the Habitat Office in a timely manner to the Habitat Office in a timely manner
    a. 350 hours (single applicant family) and 400 (dual applicant family) must be completed before the partner family can move into their new home.
    b. 150 of those hours must be completed on their own home.
- Help with babysitting while the family works on their sweat equity hours
- Help the family pick out cabinet colors, light fixtures, and flooring at Lowe’s, Home Depot, or ReStore
- Work with our partners that help provide furniture and household items for the family

Chapter 4:

Sweat Equity Process

Sweat Equity Hours

Completing Applicant Hour Requirements

1. Confirm the applicant completed 350-400 hours
    - 150 hours must be completed on the family's own home. These hours can also come from family and friends working on behalf of the applicant family
    - 200-250 hours must be completed on another partner family's home

Collecting Sweat Equity Hours

1. Check the sweat equity worksheet for any missing information.
2. Check that all information is legible.
3. Copy the homeowner's sheet.
4. Stamp the copy.
5. File it in the homeowner binder.
6. Return the original sheet to the homeowner.

Entering Sweat Equity Hours into Keystone©

1. Login to Keystone©.
2. Click on "Families" Tab.
3. Click on the "Family Partners" dropdown in the "Selection" box.
4. Select your family.
5. Click the "(S/A/F/)/ Demographics/ Family Partnership" tab.
6. Click on "Detail" in the "Hours" box.
7. Enter your data based on the following categories:
    - By Family Partner(s) for Self:
        a. Enter hours of people listed on the deed (husband and wife).
    - By Others for Family Partner(s):
        a. Enter hours of additional family members and friends working on behalf of the partner family (extended family and friends).
    - By Family Partner(s) for Others:
        a. Enter hours of family partners earned by working on another partner family's home.

Preparing to Move In

- The family must:
    a. Pay a $1000 deposit, either as a lump sum or paid in installments.
    b. Have all requirements fulfilled.
- Habitat for Humanity holds a Dedication Ceremony where we formally present the house to the family and give them the keys
    a. We invite distinguished guests from the city and Build Sponsors to thank those who have helped build the home.
- The family can move into the house after the ceremony

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